

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gamaine N. Collins
 Debtor

Case No. 11-19012-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +Gamaine N. Collins, 1815 S. 65th Street, Philadelphia, PA 19142-1423
 12606793 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
 13808371 +The Bank of New York Mellon, as Trustee, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 12760434 +The Bank of New York, et al, JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133,
 Columbus, OH 43219-6009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:27 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:07 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12611461 +EDI: AFNIRECOVERY.COM Oct 28 2017 01:23:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 12630571 E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:27 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12649161 +EDI: IRS.COM Oct 28 2017 01:23:00 Internal Revenue Service, P O Box 7346,
 Philadelphia, PA 19101-7346
 12644007 EDI: MERRICKBANK.COM Oct 28 2017 01:23:00 Merrick Bank, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 12935216 EDI: AIS.COM Oct 28 2017 01:23:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 12611769 EDI: PRA.COM Oct 28 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12663105 E-mail/Text: ebn@vativrecovery.com Oct 28 2017 01:26:27 Palisades Acquisition IX LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
 PO Box 40728, Houston, TX 77240-0728
 12787317 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:52
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 12635943 EDI: Q3G.COM Oct 28 2017 01:23:00 Quantum3 Group LLC as agent for, Fortis Capital LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12692918 EDI: Q3G.COM Oct 28 2017 01:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 12606800 +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 28 2017 01:26:56
 Westlake Financial Svc, 4751 Wilshire Blvd Suite 100, Los Angeles, CA 90010-3847
 12690585 +E-mail/Text: bankruptcydept@wyn.com Oct 28 2017 01:27:08 Wyndham Vacation Resorts, Inc.,
 PO Box 97474, Las Vegas, NV 89193-7474

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 12935217* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
 Houston, TX 77210-4457

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor The Bank of New York Mellon, fka The Bank of New York, as successor Trustee to JP Morgan Chase Bank, N.A. et al ecfmail@mwclaw.com, ecfmail@mwclaw.com
CARRIE L. KLEINJAN on behalf of Creditor Internal Revenue Service
carrie.l.kleinjan@irs.counsel.treas.gov
CHRISTOS A. KATSAOUNIS on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JOHN L. MCCLAIN on behalf of Debtor Gamaine N. Collins aaamccclain@aol.com, edpabankcourt@aol.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, fka The Bank of New York, as successor Trustee to JP Morgan Chase Bank, N.A. et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2002-2, Asset-Backed Certificates, Series 2002-2 mwaldt@milsteadlaw.com, bkcecf@milsteadlaw.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, fka The Bank of New York, as successor Trustee to JP Morgan Chase Bank, N.A. et al tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, et al tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:					
Debtor 1	Gamaine N. Collins			Social Security number or ITIN	xxx-xx-3415
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 11-19012-jkf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gamaine N. Collins

10/26/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.